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## Emerging Tablet Banking Channel Demands a Specialized User Experience, Explains New Fiserv White Paper

Complimentary paper outlines key considerations for tablet banking development

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](http://www.fiserv.com), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today released a white paper that offers financial institutions insight into tablet banking and how to leverage the unique attributes of the tablet channel when developing financial services and products. The complimentary white paper, "Banking on the Tablet Channel," can be downloaded at [www.fiserv.com/tablet-banking](http://www.fiserv.com/tablet-banking).

Tablet ownership is rapidly increasing, with nearly half of U.S. households with Internet access expected to own at least one tablet by the end of 2013, according to the research consulting firm, Frank N. Magid Associates. Of particular importance to financial institutions is the fact that consumers are using these devices to access financial services. According to the 2012 Fiserv Consumer Trends Survey, nearly half of tablet owners have already used tablets to access their financial institutions' banking services, and almost two-thirds of future tablet owners would like to do so.

Reacting to strong consumer interest, many financial institutions are prioritizing tablet banking development. Banks and credit unions have an opportunity to optimize their investments by aligning new tablet banking offerings with the unique ways customers prefer to use the devices. The Fiserv white paper outlines key considerations for financial institutions regarding tablet banking development:

- **Treat tablet as a distinct channel** – tablet banking is a distinct channel that should supplement online and mobile banking. Access to tablet banking should be app-driven to leverage all of the channel's attributes.
- **Offer a unique user experience** – tablet banking lends itself to graphical depictions of data and gestural interactivity. Consumers will expect device-specific functionality that takes advantage of these capabilities.
- **Consider platform and technology** – the tablet channel must integrate with other channels to support information access and management reporting. In addition, channel-specific processes and policies for authentication, security and customer care need to be supported.

Fiserv conducted significant primary user research about consumers' tablet expectations to advise financial institutions on these development guidelines. For an optimal user

experience, tablet banking should support:

- Gestural and tactile navigation and input, using fingers to drag, slide and swipe
- Visual representation of information and transactions using interactive graphics to facilitate budgeting and personal financial management
- Interactive tools, including calculators and calendars.

“To optimize the tablet channel, the tablet banking experience must reflect the unique ways consumers prefer to use these devices,” said Erich Litch, division president, Digital Channels, Fiserv. “The tablet lends itself to visual presentations of data, such as charts and graphs, and the ability to navigate with taps and swipes. Delivering an interactive tablet experience that both complements other banking channels and capitalizes on the uniqueness of the device will encourage consumers to spend more time with their finances and deepen their banking relationships.”

As financial institutions build out tablet banking strategies, Fiserv will continue to share consumer survey data, primary user research and channel development insight through additional white papers, webinars and a session on tablet banking at Fiserv Forum 2013.

#### **Additional Resources:**

- “Banking on the Tablet Channel,” white paper – [www.fiserv.com/tablet-banking](http://www.fiserv.com/tablet-banking)
- Fiserv Forum 2013, the spring conference for Fiserv clients, featuring “How Tablets are Changing the Digital Banking Landscape” – <http://www.fiserv.com/events/Fiserv-forum-2013.htm>

#### **About Fiserv**

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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#### **Media Relations:**

Ann Cave  
Director, Public Relations  
Fiserv, Inc.  
678-375-4039  
[ann.cave@fiserv.com](mailto:ann.cave@fiserv.com)

or

#### **Additional Contact:**

Wade Coleman  
Director, Global Communications  
Fiserv, Inc.  
706-225-9233  
[wade.coleman@fiserv.com](mailto:wade.coleman@fiserv.com)

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